

**Information to identify the case:**

Debtor 1	<u>Gilbert Burks Asher</u>	Social Security number or ITIN	xxx-xx-4501
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Jane Windhorst Asher</u>	Social Security number or ITIN	xxx-xx-2007
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-11152-JCM			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gilbert Burks Asher  
aka Gil Asher

Jane Windhorst Asher

12/12/23

**By the court:** John C Melaragno  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Gilbert Burks Asher  
Jane Windhorst Asher  
Debtors

Case No. 18-11152-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Dec 12, 2023

Form ID: 3180W

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Gilbert Burks Asher, Jane Windhorst Asher, 6300 Meadowland Circle, Erie, PA 16509-8212
14944299	DISCOVER, Attn: Bankruptcy Dept., PO Box 742655, Cincinnati, OH 45274-2655

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 13 2023 04:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2023 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 13 2023 04:56:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2023 00:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14944287	Email/PDF: bncnotices@becket-lee.com	Dec 13 2023 00:16:23	AMERICAN EXPRESS, PO BOX 650448, Dallas, TX 75265-0448
14944288	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 13 2023 00:10:00	AMERICAN HONDA FINANCE CORPORATION, P.O. Box 7829, Philadelphia, PA 19101-7829
14950873	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 13 2023 00:10:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14966946	Email/PDF: bncnotices@becket-lee.com	Dec 13 2023 00:31:07	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14944298	+ EDI: CITICORP	Dec 13 2023 04:56:00	CITI BANK CUSTOMER SERVICE, PO BOX 6500, SIOUX FALLS, SD 57117-6500
14944290	EDI: CITICORP	Dec 13 2023 04:56:00	CITI CARDS, PO BOX 9001037, Louisville, KY 40290-1037
14978547	+ EDI: CITICORP	Dec 13 2023 04:56:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432

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14944292	EDI: DISCOVER	Dec 13 2023 04:56:00	DISCOVER FINANCIAL SERVICES, PO BOX 6103, Carol Stream, IL 60197-6103
14944291	EDI: DISCOVER	Dec 13 2023 04:56:00	DISCOVER CARD, PO BOX 30949, SALY LAKE CITY, UT 84130
14947780	EDI: DISCOVER	Dec 13 2023 04:56:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14944300	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 13 2023 00:10:00	HONDA FINANCIAL SERVICES, PO BOX 6034, NEWARK, DE 19714-6034
14944289	EDI: JPMORGANCHASE	Dec 13 2023 04:56:00	CHASE - FREEDOM, PO BOX 6294, Carol Stream, IL 60197-6294
14944297	EDI: JPMORGANCHASE	Dec 13 2023 04:56:00	CHASE CARD SERVICES, ATTN; CORRESPONDENCE DEPARTMENT, PO BOX 15298, WILMINGTON, DE 19850
15191715	+ Email/Text: SERVICINGMAILHUB@flagstar.com	Dec 13 2023 00:09:00	LAKEVIEW LOAN SERVICING, LLC, C/O Flagstar Bank FSB, 5151 Corporate Drive, Troy, MI 48098-2639
14950563	+ EDI: RECOVERYCORP.COM	Dec 13 2023 04:56:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14944301	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 13 2023 00:10:00	QUICKEN LOAN, 1050 WOODWARD AVE., Detroit, MI 48226-3573
14944293	Email/Text: bankruptcyteam@quickenloans.com	Dec 13 2023 00:10:00	QUICKEN LOANS INC., PO BOX 6577, Carol Stream, IL 60197-6577
14954845	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 13 2023 00:10:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14975102	EDI: USBANKARS.COM	Dec 13 2023 04:56:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14944294	EDI: USBANKARS.COM	Dec 13 2023 04:56:00	US BANK, P.O. BOX 6352, FARGO, ND 58125-6352
14944302	EDI: USBANKARS.COM	Dec 13 2023 04:56:00	US BANK, PO BOX 790408, ST. LOUIS, MO 63179-0408
14944295	EDI: USBANKARS.COM	Dec 13 2023 04:56:00	US BANK VISA, P.O. BOX 6345, FARGO, ND 58125-6345
14973674	EDI: AIS.COM	Dec 13 2023 04:56:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LakeView Loan Servicing, LLC
cr		Quicken Loans Inc.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14976178	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14944296	##+	AMERICAN EXPRESS, CUSTOMER RELATIONS 02-04-40, 4315 S 2700 W, Salt Lake City, UT 84129-2127

TOTAL: 2 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-1

User: auto

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 14, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor LakeView Loan Servicing LLC bnicholas@kmlawgroup.com
Denise Carlon	on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmlawgroup.com
Kurt L. Sundberg	on behalf of Debtor Gilbert Burks Asher jrizzo@marshspaeder.com tsapper@marshlaw.com;r48049@notify.bestcase.com
Kurt L. Sundberg	on behalf of Joint Debtor Jane Windhorst Asher jrizzo@marshspaeder.com tsapper@marshlaw.com;r48049@notify.bestcase.com
Maria Miksich	on behalf of Creditor LakeView Loan Servicing LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 8